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ABSTRACT OF THE DISCLOSURE

An information terminal selects an input output device for user authentication in accordance with a user profile of a smart card and customizes a screen for the user authentication. In the smart card, information for selecting the input output device or customizing the screen is stored in a layer of a security level 0, and a key for accessing to an application such as electronic money, medical services, or the like is stored in a layer of a security level 1. The information terminal selects a menu screen for obtaining information from an information center in accordance with the user profile. The information terminal controls each of a plurality of objects constructing one scene in accordance with the user profile.